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Substitute for form 1449/PTO			Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT			Application Number	09/677,535
			Filing Date	10/02/2000
Date Submitted: October 20, 2006 (use as many sheets as necessary)			First Named Inventor	Bruce BENT et al.
			Art Unit	3624
Sheet 1 of 3			Examiner Name	Unassigned
			Attorney Docket Number	049212-0103

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	A1	5,878,405	03-02-1999	GRANT et al.	
	A2	6,052,673	04-18-2000	LEON et al.	
	A3	6,374,231	04-16-2000	BENT et al.	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	A4	ANDERSON et al. "Retail Sweep Programs and Bank Reserves," Federal Reserve Bank of St. Louis Review, Bell & Howell Information and Learning Company, Vol. 83, Issue 1, 24 Sheets, January 1, 2001.	
	A5	BENT, "Bruce Bent Makes Money Market Funds Act Like Bank Accounts," Equity BBDP, October 5, 1998, 3 Sheets	
	A6	Declaration of Mr. Bruce Bent II, Vice Chairman and Registrant of Applicant on the date of first commercial use of the service providing interest and FDIC insurance for checking accounts by means of a system using money market deposit accounts (MMDA's) of October 23, 1997	
	A7	BRITT, "Struggling with Sweep Accounts," America's Community Banker, Vol. 6, No. 12, 11 Sheets, December 1, 1997.	
	A8	CHAPELLE, "Merrill's Rivals Say They, Too. Offer Services Beyond Banking," Securities Data Publishing On Wall Street, 2 Sheets, February 1, 2003.	
	A9	CHAPELLE et al. "Peering Into Tomorrow: At the Threshold of a New Century, Brokers and Others Discuss Where They were Going," Securities Data Publishing on Wall Street, 6 Sheets, December 1, 1999.	
	A10	COYLE, "A Look at commercial Demand Deposit Options," America's Community Banker, Vol. 9, Issue 2, Bell & Howell Information and Learning Company, 9 Sheets, February 1, 2000.	
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Examiner Signature		Date Considered	11/24/06
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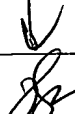
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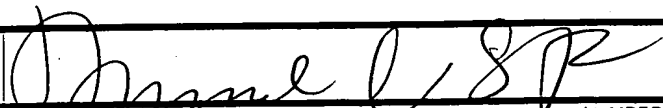
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	A12	FREDRICKSON, "Rising Rates Rescue Money Fund Firm Reserve Profits by Picking Niches," Crain's New York Business, Crain Communications Inc., Vol. 20, Issue 51, 2 Sheets, December 20, 2004.	
	A13	HOFFMAN, "Reserve's FDIC-Insured Account Draws Regionals; But some see little need for insurance," Crain Communications Inc., Investment News, 2 Sheets, June 4, 2001.	
	A14	KEENAN, "Tapping Brokerages for Alternative to CDs," American Banker, The Financial Services Daily, 3 Sheets, February 18, 2004.	
	A15	LAVINE, "Check Out High-Yield Checking Accounts," Broward Daily Business Review, Vol. 39, No. 102, 2 Sheets, April 27, 1998.	
	A16	MCREYNOLDS, "The Power of CASH: Ho-hum cash can be great product (and lead to more business) in troubled times," Securities Data Publishing on Wall Street, 3 Sheets, June 1, 2002.	
	A17	MCREYNOLDS et al. "Unusual Products for Unusual Times," Securities Data Publishing on Wall Street, 6 Sheets, May 1, 2001.	
	A18	POTTER, "As Sweep Accounts Continue to Grow, So do Community Bank Options," America's Community Banker, Vol. 9, Issue 8, Bell & Howell Information and Learning Company, 3 Sheets, August 1, 2000.	
	A19	SHARE, "New Service Skirts FDIC's \$100K Limit," Dialog Web Command Mode, 2 Sheets, June 13, 2003, http://www.dialogweb.com/cgi/dwclient .	
	A20	SMITH, "IBAA Won't Push Interest-Bearing Checking For Business: Says Too Few Members Want It," The American Banker, 2 Sheets, April 18, 1996.	
	A21	STAFFORD, "New Bank Program Allows \$1 Million in Insured Deposits," Dialog Web Command Mode, 3 Sheets, August 24, 2003, http://www.dialogweb.com/cgi/dwclient .	
	A22	WILSON, "How Cash Management Services Can Help Your Bank Cultivate New Relationships with Commercial Customers," America's Community Banker, Vol. 10, Issue 5, Bell & Howell Information and Learning Company, 8 Sheets, May 1, 2001.	
	A23	"Man Bites Dog: Funds Move Into Banking," IBC's Money Fund Selector, 2 Sheets, November 6, 1998.	
	A24	About iMoneyNet, Inc., About iMoneyNet's Money Funds Division, 4 Sheets, August 21, 2003, http://www.ibcdata.com/about.htm .	
	A25	"Reverse Ups Insurance Limit On Money Market Account," Thomson Financial Inc., Mutual Fund Market News, 1 Sheet, August 26, 2002.	
	A26	"The Reverse Funds to Offer up to \$600,000 of FDIC Insurance on Reserve Insured Deposits; Addressing Investor Needs for Increased Safety, Flexibility and a Competitive Yield," Business Wire, Inc. Business Wire, 2 Sheets, August 13, 2002.	

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
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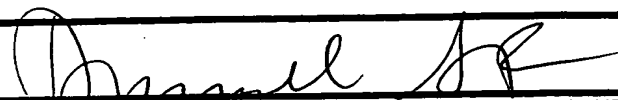
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	A27	"The Bank of New York adds a \$300,000 FDIC-Insured Money Market Account Option to its Dividend Income Checking Account," PR Newswire Associations, Inc., PR Newswire, 2 Sheets, April 18, 2002.	
	A28	The Reserve Fund, Study of U.S. Patent No. 6,374,231, 1 Sheet.	
	A29	"Bank of Oak Ridge to Offer FDIC Insurance on up to \$1.5 Million," Dialog Web Command Mode, 2 Sheets, September 25, 2003, http://www.dialogweb.com/cgi/dwclient .	
	A30	Reserve Management Corporation, Reserve Insured Deposits, Serial No. 76/315,600, Issued.	
	A31	The Reserve, "What Sets Us Apart," 2 Sheets, October 4, 2006, http://www.ther.com/bank/bank_wsua.shtml .	
	A32	The Reserve, "Reserve Insured Deposits," 2 Sheets, October 4, 2006, http://www.ther.com/ps/ps_fif.shtml .	
	A33	The Reserve, "Company History," 3 Sheets, October 4, 2006, http://www.ther.com/aboutus/history.shtml .	
	A34	The Reserve, "Reserve Insured Deposits Program," 2 Sheets, October 4, 2006, http://www.ther.com/bank/bank_insdep.shtml .	
	A35	Reserve Insured Deposits, United States Patent and Trademark Office, Reg. No. 2,694,910; Registered March 11, 2003, 1 Sheet.	

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